

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN  
AND RELATED MOTIONS

Name of Debtor(s): Ernest Aaron Morris, Jr.  
Tricia Dawn Morris

Case No: 15-71697

This plan, dated December 3, 2015, is:

- ☒ the *first* Chapter 13 plan filed in this case.  
☐ a modified Plan, which replaces the  
☐ confirmed or ☐ unconfirmed Plan dated .

Date and Time of Modified Plan Confirming Hearing:

Place of Modified Plan Confirmation Hearing:

The Plan provisions modified by this filing are:

Creditors affected by this modification are:

**NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.**

**This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.**

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$136,817.16**  
Total Non-Priority Unsecured Debt: **\$29,104.46**  
Total Priority Debt: **\$2,872.27**  
Total Secured Debt: **\$95,254.19**

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$245.00 Monthly for 60 months via wage deduction.** Other payments to the Trustee are as follows: **If 2nd Street property can be sold, any net proceeds minus exemption. See Provision 11 B.** . The total amount to be paid into the plan is \$ **14,700.00** .

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

**A. Administrative Claims under 11 U.S.C. § 1326.**

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ **3,400.00** balance due of the total fee of \$ **4,300.00** concurrently with or prior to the payments to remaining creditors. Includes filing fees (\$310 and \$21), credit reports and credit counseling/debtor education (\$100 (s) - \$125 (j)) and the costs of mailing and copying through confirmation. Per the fee agreement, is for representation to confirmation.

**B. Claims under 11 U.S.C. §507.**

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
City of Radford Treasurer	Taxes and certain other debts	331.11	Prorata 60 months
IRS	Taxes and certain other debts	51.16	Prorata 60 months
State of South Carolina	Taxes and certain other debts	2,490.00	Prorata 60 months

3. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

**A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.**

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.** The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est Debt Bal.</u>	<u>Replacement Value</u>
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**B. Real or Personal Property to be Surrendered.**

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
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<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
Sterling Jewelry	Bracelet. Debtor is no longer in possession. Dog ate so not recoverable.	0.00	509.48
Tdrcs/rooms To Go	Couch, Loveseat, Tables. Debtor 2 no longer in possession of items. Items located at: 3550 Wickham Court, Zephyr Hills, FL 33540	unknown	2,765.00
United Consumer Financial Services	Kirby Vacuum	175.00	884.00
Vanderbilt Mortgage	4200 Old Mill Road Pulaski, VA 24301	60,000.00	76,361.74

**C. Adequate Protection Payments.**

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral Description</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
Springleaf Financial S	2004 Chevy Silverado 175,000 miles NADA Retail Value: \$8,025.00 Fair Condition	44.22	Trustee

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

**D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):**

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Paymt &amp; Est. Term**</u>
City of Radford Treasurer	1505 3rd Street Radford, VA 24141 Radford City	500.00 (2015 taxes due)	10%	10.62 60 months To start after payment of fees under Section 2.A.
Springleaf Financial S	2004 Chevy Silverado 175,000 miles NADA Retail Value: \$8,025.00 Fair Condition	2,401.00	4%	44.22 60 months

**E. Other Debts.**

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

**4. Unsecured Claims.**

- A. Not separately classified.** Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 30 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately TBD\* %.

\*Liquidation is based on ability of debtor to sell 2nd Street property.

- B. Separately classified unsecured claims.**

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
<b>-NONE-</b>		

**5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).**

- A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
<b>City of Radford Treasurer</b>	<b>2608 2nd Street Radford, VA 24141 Radford County 2 Bedroom, 1 Bathroom Home Property is in extreme disrepair.</b>	<b>NA</b>	<b>To be paid from sale of real estate. See 11B</b>	<b>0%</b>	<b>0 months</b>	
<b>Empower Retirement</b>	<b>401(k): Interest in Retirement Plan</b>	<b>74.06</b>	<b>0.00</b>	<b>0%</b>	<b>0 months</b>	
<b>SunTrust Bank*</b>	<b>1505 3rd Street Radford, VA 24141 Radford City Interest in 2 bedroom, 1 bathroom home</b>	<b>319.39</b>	<b>0.00</b>	<b>0%</b>	<b>0 months</b>	

**\*Debt in name of debtor's deceased father: Ernest Aaron Morris**

- B. Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
<b>-NONE-</b>						

- C. **Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Paymt&amp; Est. Term**</u>
<b>-NONE-</b>				

6. **Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

- A. **Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

<u>Creditor</u>	<u>Type of Contract</u>
Verizon Wireless	Service contract which debtors REJECT.

- B. **Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
<b>-NONE-</b>				

7. **Liens Which Debtor(s) Seek to Avoid.**

- A. **The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
<b>-NONE-</b>			

- B. **Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
<b>-NONE-</b>			

8. **Treatment and Payment of Claims.**

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

9. **Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.
10. **Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.
11. **Other provisions of this plan:**
- A. **ATTORNEYS FEES**  
Attorneys Fees noted in Paragraph 2A shall be approved on the confirmation date unless previously objected to. Attorneys fees shall be paid ahead of all other claims except adequate protection payments, if any, which shall be treated in accordance with the notice in Paragraph 3.C.
- B. **SALE OF 2nd STREET REAL ESTATE**  
Debtor owns a remainder interest in real estate located at 2608 2nd Street. This property is in disrepair and debtors intend to list and sell after getting it cleaned out. The debtor's father was a hoarder so it is a major job to clean out and will likely take about half a year. The real estate agent thinks the property will be sold for \$16-\$18,000 as it is likely the buyer will tear the structure down. Debtor has exempted \$3,000 in equity.

**Signatures:**

**Dated:** December 3, 2015

/s/ Ernest Aaron Morris, Jr.  
Ernest Aaron Morris, Jr.  
Debtor

/s/ Malissa Giles  
Malissa Giles; Tracy Giles; Kimberly Bandy  
Debtor's Attorney

/s/ Tricia Dawn Morris  
Tricia Dawn Morris  
Joint Debtor

**Exhibits:**        **Copy of Debtor(s)' Budget (Schedules I and J);  
Matrix of Parties Served with Plan**

Certificate of Service

I certify that on December 8, 2015, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

Springleaf Financial Services, Inc  
C/O CT Corporation System, Reg Agent  
4701 Cox Road, Suite 285  
Glen Allen, VA 23060

\*via Regular mail

/s/ Malissa Giles; Tracy Giles; Kimberly Bandy  
Malissa Giles; Tracy Giles; Kimberly Bandy  
Signature

129 E. Campbell Ave., Suite 300  
PO Box 2780  
Roanoke, VA 24001  
Address

540-981-9000  
Telephone No.

Ver. 09/17/09 [effective 12/01/09]

Fill in this information to identify your case:

Debtor 1 Ernest Aaron Morris, Jr.Debtor 2 Tricia Dawn Morris

(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIACase number 15-71697

(If known)

Check if this is:

☐ An amended filing☐ A supplement showing postpetition chapter 13 income as of the following date:MM / DD / YYYY

## Official Form 106I

## Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1:** Describe Employment

## 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

## Employment status

Debtor 1

☒ Employed☐ Not employed

## Occupation

Electronics Technician

## Employer's name

Moog Components Group

## Employer's address

1501 N Main St  
Blacksburg, VA 24060

Debtor 2 or non-filing spouse

☐ Employed☒ Not employedHow long employed there? 6 years**Part 2:** Give Details About Monthly Income

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2.	<b>List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>3,645.92</u>	\$ <u>0.00</u>
3.	<b>Estimate and list monthly overtime pay.</b>	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4.	<b>Calculate gross income.</b> Add line 2 + line 3.	4. \$ <u>3,645.92</u>	\$ <u>0.00</u>



Debtor 1 **Ernest Aaron Morris, Jr.**  
 Debtor 2 **Tricia Dawn Morris**

Case number (if known) **15-71697**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <b>3,645.92</b>	\$ <b>0.00</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>583.35</b>	\$ <b>0.00</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>0.00</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>0.00</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>74.06</b>	\$ <b>0.00</b>
5e. Insurance	5e. \$ <b>183.11</b>	\$ <b>0.00</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>0.00</b>
5h. Other deductions. Specify: <b>HSA</b>	5h.+ \$ <b>42.31</b>	+ \$ <b>0.00</b>
<b>AD&amp;D</b>	\$ <b>4.51</b>	\$ <b>0.00</b>
<b>LTD</b>	\$ <b>1.13</b>	\$ <b>0.00</b>
<b>Life</b>	\$ <b>11.40</b>	\$ <b>0.00</b>
<b>Dep. Life</b>	\$ <b>5.18</b>	\$ <b>0.00</b>
<b>Uniforms</b>	\$ <b>21.61</b>	\$ <b>0.00</b>
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>926.66</b>	\$ <b>0.00</b>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ <b>2,719.26</b>	\$ <b>0.00</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>0.00</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>0.00</b>
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ <b>0.00</b>	\$ <b>0.00</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>0.00</b>
8h. Other monthly income. Specify:	8h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>0.00</b>	\$ <b>0.00</b>
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>2,719.26</b> + \$ <b>0.00</b>	= \$ <b>2,719.26</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$	<b>0.00</b>
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$	<b>2,719.26</b>
<b>Combined monthly income</b>		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: <b>401K loan should be paid off at approximately month 45-48.</b>		

Fill in this information to identify your case:

Debtor 1 Ernest Aaron Morris, Jr.

Debtor 2 Tricia Dawn Morris  
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA

Case number 15-71697  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

## Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Your Household

## 1. Is this a joint case?

☐ No. Go to line 2.☒ Yes. Does Debtor 2 live in a separate household?☒ No☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son9☐ No☒ Yes☐ No☐ Yes☐ No☐ Yes☐ No☐ Yes3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

## Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

## 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 319.39

If not included in line 4:

4a. Real estate taxes

4a. \$ 39.56

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 50.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

## 5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Ernest Aaron Morris, Jr.**  
 Debtor 2 **Tricia Dawn Morris**

Case number (if known) **15-71697**

<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	<b>170.00</b>
6b. Water, sewer, garbage collection	6b. \$	<b>0.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<b>110.00</b>
6d. Other. Specify: <b>Cable</b>	6d. \$	<b>38.00</b>
<b>7. Food and housekeeping supplies</b>	7. \$	<b>650.00</b>
<b>8. Childcare and children's education costs</b>	8. \$	<b>100.00</b>
<b>9. Clothing, laundry, and dry cleaning</b>	9. \$	<b>50.00</b>
<b>10. Personal care products and services</b>	10. \$	<b>50.00</b>
<b>11. Medical and dental expenses</b>	11. \$	<b>125.00</b>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<b>240.00</b>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<b>0.00</b>
<b>14. Charitable contributions and religious donations</b>	14. \$	<b>0.00</b>
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<b>0.00</b>
15b. Health insurance	15b. \$	<b>0.00</b>
15c. Vehicle insurance	15c. \$	<b>202.00</b>
15d. Other insurance. Specify:	15d. \$	<b>0.00</b>
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <b>Personal Property Taxes, Tags, Stickers, Etc.</b>	16. \$	<b>20.00</b>
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	<b>0.00</b>
17b. Car payments for Vehicle 2	17b. \$	<b>0.00</b>
17c. Other. Specify:	17c. \$	<b>0.00</b>
17d. Other. Specify:	17d. \$	<b>0.00</b>
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$	<b>0.00</b>
<b>19. Other payments you make to support others who do not live with you.</b>	\$	<b>0.00</b>
Specify:	19.	
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	<b>0.00</b>
20b. Real estate taxes	20b. \$	<b>0.00</b>
20c. Property, homeowner's, or renter's insurance	20c. \$	<b>0.00</b>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<b>0.00</b>
20e. Homeowner's association or condominium dues	20e. \$	<b>0.00</b>
<b>21. Other:</b> Specify: <b>Future medical costs for autistic son (just diagnosed)</b>	21. +\$	<b>160.00</b>
<b>Auto maintenance</b>	+\$	<b>150.00</b>
<b>22. Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$	<b>2,473.95</b>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	<b>2,473.95</b>
<b>23. Calculate your monthly net income.</b>		
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$	<b>2,719.26</b>
23b. Copy your monthly expenses from line 22c above.	23b. -\$	<b>2,473.95</b>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	<b>245.31</b>
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: <b>Budget is fairly tight, so debtors submit no bump up should be required after 401K loan paid off.</b>	

Morris, Jr., Ernest and Tricia - 15-71697

AFNI COLLECTIONS  
PO BOX 3427  
BLOOMINGTON, IL 61702

AFNI, INC.  
PO BOX 3097  
BLOOMINGTON, IL 61702

AMERICAN ELECTRIC POWER  
PO BOX 24413  
CANTON, OH 44701

BB&T  
P.O. BOX 632  
WHITEVILLE, NC 28472

BUGMAN  
945 RADFORD ST  
CHRISTIANSBURG, VA 24073

CAPITAL ACCOUNTS  
PO BOX 140065  
NASHVILLE, TN 37214

CAPITAL ONE  
ATTN: BANKRUPTCY  
PO BOX 30285  
SALT LAKE CITY, UT 84130

CARILION CLINC  
BOX 824579  
PHILADELPHIA, PA 19182-4579

CHILDRENS PLACE/CITICORP CREDIT SERVICES  
ATTN: CITICORP CREDIT SERVICES  
PO BOX 20507  
KANSAS CITY, MO 64195

CITY OF RADFORD  
DEPT OF PUBLIC UTILITIES  
619 2ND ST ROOM 164  
RADFORD, VA 24141

Morris, Jr., Ernest and Tricia - 15-71697

CITY OF RADFORD TREASURER  
619 SECOND ST, ROOM 164  
RADFORD, VA 24141

DIRECT TV  
PO BOX 11732  
NEWARK, NJ 07101

EMPOWER RETIREMENT  
11500 OUTLOOK ST  
OVERLAND PARK, KS 66212

ER SOLUTIONS/CONVERGENT OUTSOURCING, INC  
PO BOX 9004  
RENTON, WA 98057

FAMILY MEDICINE OF BLACKSBURG  
3 MARYLAND FARMS  
SUITE 250  
BRENTWOOD, TN 37027

FIRST FEDERAL CREDIT C  
24700 CHAGRIN BLVD STE 2  
CLEVELAND, OH 44122

FIRST PREMIER BANK  
601 S MINNESOTA AVE  
SIOUX FALLS, SD 57104

GRPLNDG  
7490 US HIGHWAY 17  
RED ROCK, OK 74651

HARRIS SELF STORAGE  
1225 W. MAIN ST.  
RADFORD, VA 24141

HENRY BELLAMY  
435 N FRANKLIN ST  
CHRISTIANSBURG, VA 24073

IC SYSTEM  
ATTN: BANKRUPTCY  
444 HIGHWAY 96 EAST; PO BOX 64378  
ST. PAUL, MN 55164

Morris, Jr., Ernest and Tricia - 15-71697

IRS  
P.O. BOX 7346  
PHILADELPHIA, PA 19101

LAB CORP  
P.O. BOX 2240  
BURLINGTON, NC 27216

MEDICAL SERVICES OF AMERICA  
PO BOX 650292  
DALLAS, TX 75265

PARAGON REVENUE CORP  
216 LE PHILLIP CT  
CONCORD, NC 28025

PUBLIC SERVICE AUTHORITY  
PO BOX 2116  
DUBLIN, VA 24084

SCA CREDIT SERVICES  
1502 WILLIAMSON ROAD  
ROANOKE, VA 24012

SOLSTAS LAB PARTNERS  
PO BOX 35907  
GREENSBORO, NC 27425

SPRINGLEAF FINANCIAL S  
PO BOX 456  
RADFORD, VA 24141

SPRINGLEAF FINANCIAL SERVICES, INC  
C/O CT CORPORATION SYSTEM, REG AGNT  
4701 COX ROAD, SUITE 285  
GLEN ALLEN, VA 23060

STATE OF SOUTH CAROLINA  
RICHLAND COUNT  
PO BOX 192  
COLUMBIA, SC 29201

Morris, Jr., Ernest and Tricia - 15-71697

STERLING JEWELRY  
C/O PORTFOLIO COLLECTION  
PO BOX 12914  
NORFOLK, VA 23541

STERNRECSVCS  
415 N EDGEWORTH ST  
GREENSBORO, NC 27401

SUNTRUST BANK  
PO BOX 791274  
BALTIMORE, MD 21279

TDRCS/ROOMS TO GO  
1000 MACARTHUR BLVD  
MAHWAH, NJ 07430

TRIDENT ASSET MANAGEME  
53 PERIMETER CTR E STE 4  
ATLANTA, GA 30346

UNITED CONSUMER FINANCIAL SERVICES  
865 BASSETT RD  
WESTLAKE, OH 44145

VANDERBILT MORTGAGE  
ATTN: BANKRUPTCY DEPT  
P.O. BOX 9800  
MARYVILLE, TN 37802

VERIZON  
PO BOX 4003  
ACWORTH, GA 30101

VERIZON WIRELESS  
500 TECHNOLOGY DRIVE  
SUITE 550  
SAINT CHARLES, MO 63304